

This document was prepared by John C. Morris, III, 2309 Oliver Rd., Monroe, Louisiana 71201
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INDEXING INSTRUCTIONS:
Lot 210, Sec. C, Twin Lakes S/D, Sec. 6, T-2-S, R-8-W, Desoto Co., MS.

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), and other good and valuable consideration, the undersigned, grantor (s) **EMC Mortgage Corporation**, do hereby convey, and warrant specially unto grantee (s) **Wayne T. Stowe**, the following described property situated in **DeSoto** County, Mississippi, to-wit;

SEE ATTACHMENT EXHIBIT "A"

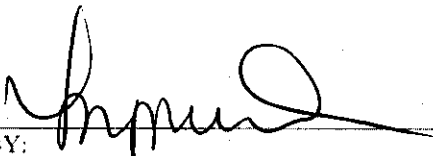
City, County, and State ad valorem taxes for the year 2008 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations and conveyances.

The above warranty and this conveyance is made subject to any and all easements for public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the 7 day of October, 2008.

EMC Mortgage Corporation By It's Attorney-In-Fact **Wells Fargo Bank, N.A.** successor by merger to **Wells Fargo Home Mortgage, Inc.**

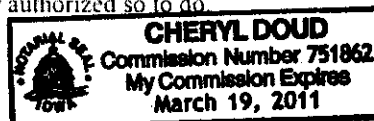
BY: 


LYNN CARDER
Vice President Loan Documentation

STATE OF Iowa

COUNTY OF Polk

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 7 day of October, 2008, within my jurisdiction, the within name Lynn Carder who acknowledge that he/she is VPLD of **Wells Fargo Bank, N.A.** successor by merger to **Wells Fargo Home Mortgage, Inc.** a corporation which is the Attorney in Fact for **EMC Mortgage Corporation**, a corporation, and that for and on behalf of the said **Wells Fargo Bank, N.A.** successor by merger to **Wells Fargo Home Mortgage, Inc.** in its representative capacity as Attorney in Fact for **EMC Mortgage Corporation**, that he/she executed the above and foregoing instrument, after first having been duly authorized so to do.




NOTARY

MY COMMISSION EXPIRES

GRANTOR:
EMC Mortgage Corporation
7495 New Horizon Way
Frederick, MD 21703
301-696-7420
R08-1326/ac

GRANTEE:
Wayne T. Stowe
11594 Old Hwy 61 N.
Robinsonville, MS. 38664
901-634-9254

EXHIBIT “A”

Legal:

Lot 210, Section C, Twin Lakes Subdivision, situated in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 8, Pages 41-43, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Index Instructions: Lot 210, Sec C., Twin Lakes S/D, Sec. 6, T-2-S, R-8-W, Desoto Co., MS

After Recording Return to:
 Wells Fargo Home Mortgage
 MAC X0501-022
 Attn: Lien Rlse
 1003 E. Brier Drive
 San Bernardino, CA 92408

Space above this line for Recorders Use

LIMITED POWER OF ATTORNEY

EMC Mortgage Corporation (hereinafter called "Owner") hereby appoints Wells Fargo Bank, N.A. (hereinafter called "Servicer"), as its true and lawful attorney-in-fact to act in the name, place and stead of Owner for the purposes set forth below. This limited power of attorney is given pursuant to a certain Amended and Restated Master Sellers' Warranties and Servicing Agreement and solely with respect to the assets serviced pursuant to such agreement by and between Owner and Servicer dated November 1, 2005, to which reference is made for the definition of all capitalized terms herein. Capitalized terms used herein shall have the meaning given to them in the Agreement. This Power of Attorney is effective as of the date hereof and shall continue in full force and effect until the earliest of any of the following events, unless sooner revoked in writing by the Owner:

1. The termination of the Agreement; or
2. With respect to any Mortgage Loan, such Mortgage Loan is no longer a part of the Agreement.

This Power of Attorney is for the limited purposes and actions set forth below and nothing herein shall be deemed to make the Servicer the Owner.

The said attorneys-in-fact, and said person designated by the Servicer, as the attorney-in-fact, is hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgements, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.

2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Seller in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Servicer and made payable to Owner.
4. To do any other act or complete any other document that arises in the normal course of servicing.

Dated: September 19, 2006

EMC Mortgage Corporation

Debbie Pratt

Witness:

Kay J. Ottinger

Name: Debbie Pratt

Title: Senior Vice President

Name & Title: Kay J. Ottinger, Asst. Secretary

Witness:

Carol Anzalone

Name & Title: Carol Anzalone, Asst. Secretary

State of Texas
County of Denton

Before me, Alfie D. Kearney, a Notary Public in and for the jurisdiction aforesaid, on this 19th day of September, 2006, personally appeared Debbie Pratt, who is personally known to me (or sufficiently proven) to be an Senior Vice President of EMC Mortgage Corporation and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as an Senior Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 19th day of September, 2006.

My Commission Expires:

12/14/09

